

FORM B1 <b>United States Bankruptcy Court Northern District of Georgia</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>RILEY, LASHAWNDA R.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>04 JAN -6 AM 10:10</b> <b>CLERK</b> <b>DEPUTY CLERK</b>	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>RILEY, RAQUEL</b>	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <b>EVANS</b>	
Soc. Sec./Tax I.D. No. (if more than one, state all): <b>422-06-6762, NONE</b>	Soc. Sec./Tax I.D. No. (if more than one, state all): <b>CLERK</b>	
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>1430 DICKENS CREEK CT. NORCROSS, GA 30093</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>CLERK</b>	
County of Residence or of the Principal Place of Business: <b>GWINNETT</b>	County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address): <b>SAME</b>	Mailing Address of Joint Debtor (if different from street address):	
Location of Principal Assets of Business Debtor (if different from street address above): <b>04-90211</b>		

**Information Regarding the Debtor (Check the Applicable Boxes)**

**Venue** (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

**Type of Debtor** (Check all boxes that apply)

- ☒ Individual(s) ☐ Railroad  
☐ Corporation ☐ Stockbroker  
☐ Partnership ☐ Commodity Broker  
☐ Other \_\_\_\_\_

**Chapter or Section of Bankruptcy Code Under Which the Petition is Filed** (Check one box)

- ☒ Chapter 7 ☐ Chapter 11 ☐ Chapter 13  
☐ Chapter 9 ☐ Chapter 12  
☐ Sec. 304 - Case ancillary to foreign proceeding

**Nature of Debts** (Check one box)

- ☒ Consumer Non-Business ☐ Business

**Filing Fee** (Check one box)

- ☐ Full Filing Fee Attached  
☒ Filing Fee to be paid in installments (Applicable to individuals only)  
Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.  
Rule 1006(b). See Official Form No. 3.

**Chapter 11 Small Business** (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101  
☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

**Statistical/Administrative Information** (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.  
☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**THIS SPACE IS FOR COURT USE ONLY**

COTTON  
BERRY  
BRIDGEMAN  
COTTON  
DRAKE  
WAGLEY  
BULLING  
MURPHY

**INTERESTS**

1	0	11	10	21	23
2	7	12	17	22	27
3	6	13	19	23	23
4	0	14	19	24	29
5	10	15	20	25	20
6	0	0	0	0	0

FEE

159  
39



UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

In re: LASHAWNDA R. RILEY  
422-06-6762

Case No. \_\_\_\_\_

Chapter 7

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
80,000.00	EMPLOYMENT	2002
45,000.00	EMPLOYMENT	2003
950.00	EMPLOYMENT	2004YTD

2. Income other than from employment or operation of business

None

☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
	NONE	

3. Payments to creditors

None

☐

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
FORD MOTOR CREDIT PO BOX 689007 DEPT A FRANKLIN, TN 37068-0007	11/03 - 01/04	1,692.00	8,000.00
HOMEcomings FUNDING PO BOX 650515 DALLAS, TX 75265-0515	11/03 - 01/04	5,100.00	137,000.00

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☐ NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATES OF PAYMENTS AMOUNT PAID AMOUNT STILL OWING  
NONE

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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NONE

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☐ NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

NONE

#### 5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
OHIO SAVINGS 1801 E. 9TH STREET CLEVELAND, OH 44114	10/01/2003	646 ELBERT ST. ATLANTA, GA
STERLING CAPITAL 13100 NW FREEWAY STE 200 HOUSTON, TX 77040	03/01/2003	679 BROOKWOOD FOREST PARK, GA

#### 6. Assignments and receiverships

None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☐ NAME AND ADDRESS OF CUSTODIAN NAME AND ADDRESS OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

NONE

## 7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

NONE

## 8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

NONE

## 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

NONE

## 10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

NONE

## 11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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NONE

## 12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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NONE

## 13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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NONE

## 14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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NONE

## 15. Prior address of debtor

None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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NONE

## 16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory ( including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

NONE

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## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- 
- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☐

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
NONE			

- 
- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☐

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
NONE			

- 
- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None ☐

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
NONE		

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## 18. Nature, location and name of business

None ☐



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NONE				

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME

ADDRESS

\* \* \* \* \*

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date \_\_\_\_\_

Signature  
of Debtor

  
LASHAWNDA R. RILEY



FORM B6A  
(6/90)

In re: **LASHAWNDA R. RILEY**  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1430 DICKENS CREEK CT, NORCROSS, GA			\$ 185,000.00	\$ 185,000.00
1566 EZRA CHURCH ATLANTA, G			\$ 245,000.00	\$ 245,000.00
217 BIRCH ST. HAPEVILLE, GA			\$ 250,000.00	\$ 250,000.00
820 ELBERT ST. ATLANTA, GA			\$ 223,843.00	\$ 223,000.00
878 DILL AVE. ATLANTA, GA			\$ 202,000.00	\$ 202,000.00
947 WHITE ST. ATLANTA, GA			\$ 254,000.00	\$ 254,000.00
954 FAIR ST. ATLANTA, GA			\$ 244,000.00	\$ 244,000.00
Total			\$1,603,843.00	

(Report also on Summary of Schedules.)

FORM B6B

(10/89)

In re LASHAWNDA R. RILEY

Case No.

Debtor

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND WIFE "JOINT" OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		NONE		0.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		BANK OF AMERICA		300.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		NONE		0.00
4. Household goods and furnishings, including audio, video, and computer equipment.		FURNITURE		1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		NONE		0.00
6. Wearing apparel.		CLOTHES		500.00
7. Furs and jewelry.		NONE		0.00
8. Firearms and sports, photographic, and other hobby equipment.		NONE		0.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		NONE		0.00
10. Annuities. Itemize and name each issuer.		NONE		0.00
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		NONE		0.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		NONE		0.00
13. Interests in partnerships or joint ventures. Itemize.		NONE		0.00
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.		NONE		0.00

FORM B6B

(10/89)

In re LASHAWNDA R. RILEY

Case No.

Debtor

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Accounts receivable.		NONE		0.00
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		NONE		0.00
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		NONE		0.00
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.		NONE		0.00
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		NONE		0.00
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		NONE		0.00
21. Patents, copyrights, and other intellectual property. Give particulars.		NONE		0.00
22. Licenses, franchises, and other general intangibles. Give particulars.		NONE		0.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 FORD EXPEDITION		15,000.00
24. Boats, motors, and accessories.		NONE		0.00
25. Aircraft and accessories.		NONE		0.00
26. Office equipment, furnishings, and supplies.		NONE		0.00
27. Machinery, fixtures, equipment and supplies used in business.		NONE		0.00
28. Inventory.		NONE		0.00
29. Animals.		NONE		0.00
30. Crops - growing or harvested. Give particulars.		NONE		0.00

FORM B6B  
(10/89)

In re LASHAWNDA R. RILEY

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Farming equipment and implements.		NONE		0.00
32. Farm supplies, chemicals, and feed.		NONE		0.00
33. Other personal property of any kind not already listed. Itemize.		NONE		0.00
2 continuation sheets attached			Total	<b>\$ 16,800.00</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

FORM B6C

(6/90)

In re LASHAWNDA R. RILEY

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1)

Exemptions provided in 11 U.S.C. § 522(d).

**Note: These exemptions are available only in certain states.**

☒ 11 U.S.C. § 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
1430 DICKENS CREEK CT, NORCROSS, GA		0.00	185,000.00
2000 FORD EXPEDITION		3,500.00	15,000.00
BANK OF AMERICA		300.00	300.00
CLOTHES		500.00	500.00
FURNITURE		1,000.00	1,000.00

FORM B6D  
(6/90)

In re: LASHAWNDA R. RILEY

Case No. \_\_\_\_\_

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1205010147  AMERICA SAVINGS CO. 7495 NEW HORIZON WAY FREDERICK, MARYLAND 21073		First Lien on Residence 217 BIRCH ST. HAPEVILLE, GA  VALUE \$250,000.00				250,000.00	0.00
ACCOUNT NO.  FAIRBANKS LOAN SVC CO LOAN SVC CNTR MAIL CODE 850 PO BOX 202710		First Lien on Residence 820 ELBERT ST. ATLANTA, GA  VALUE \$223,843.00				223,000.00	0.00
ACCOUNT NO.  FAIRBANKS LOAN SVC CO. LOAN SVC CNTR MAIL CODE 850 PO BOX 202710		First Lien on Residence 878 DILL AVE. ATLANTA, GA  VALUE \$202,000.00				202,000.00	0.00
ACCOUNT NO.  FAIRBANKS LOAN SVC CO. LOAN SVC CNTR MAIL CODE 850 PO BOX 202710		First Lien on Residence 947 WHITE ST. ATLANTA, GA  VALUE \$254,000.00				254,000.00	0.00
ACCOUNT NO.  FORD MOTOR CREDIT PO BOX 689007 DEPT A FRANKLIN, TN 37068-0007		Security Agreement 2000 FORD EXPEDITION  VALUE \$15,000.00				8,000.00	0.00
ACCOUNT NO. 0433795580  HOMECOMINGS FUNDING PO BOX 650515 DALLAS, TX 75265-0515		First Lien on Residence 1430 DICKENS CREEK CT, NORCROSS, GA  VALUE \$185,000.00				138,000.00	0.00
ACCOUNT NO.  						244,000.00	0.00

1 Continuation sheets attached

 Subtotal >  
 (Total of this page)  
 Total >  
 (Use only on last page)
**\$1,319,000.00**

(Report total also on Summary of Schedules)

FORM B6D  
(6/90)

In re: **LASHAWNDA R. RILEY**

Case No. \_\_\_\_\_

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
HOMEEQ SVC CO PO BOX 160788 SACRAMENTO, CA		First Lien on Residence 954 FAIR ST. ATLANTA, GA  VALUE \$244,000.00					
ACCOUNT NO						245,000.00	0.00
OHIO SAVINGS 1801 E. 9TH STREET CLEVELAND, OH 44114		1566 EZRA CHURCH ATLANTA, G  VALUE \$245,000.00					
ACCOUNT NO						47,000.00	0.00
US NETWORK 4581 LATIMER POINTE NE KENNESAW, GA 30144		Second Lien on Residence 1430 DICKENS CREEK CT. NORCROSS, GA  VALUE \$185,000.00					

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >  
(Total of this page)  
Total >  
(Use only on last page)

**\$536,000.00**

**\$1,611,000.00**

(Report total also on Summary of Schedules)



B6E  
(Rev. 4/98)

In re: **LASHAWNDA R. RILEY**

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

FORM 136F (Official Form 6F) - (4-97)

In re: **LASHAWNDA R. RILEY**  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO <b>100152</b>  <b>MBNA</b> <b>PO BOX 15019</b> <b>WILMINGTON, DE 19886</b>						<b>29,000.00</b>
ACCOUNT NO <b>3774905</b>  <b>OHIO SAVINGS</b> <b>1801 E. 9TH STREET</b> <b>CLEVELAND, OH 44114</b>						<b>NOTICE</b>
ACCOUNT NO <b>6330738</b>  <b>STERLING CAPITAL</b> <b>13100 NW FREEWAY STE 200</b> <b>HOUSTON, TX 77040</b>						<b>NOTICE</b>
<div> <div>0 Continuation sheets attached</div> <div>Subtotal</div> <div>Total</div> </div>						<div>\$29,000.00</div> <div>\$29,000.00</div>

(Report also on Summary of Schedules)

Form B6G

(10/89)

In re: LASHAWNDA R. RILEY

Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H

(b)(5)(D)

In re: LASHAWNDA R. RILEY Case No. \_\_\_\_\_  
Debtor (If known)

**SCHEDULE H - CODEBTORS**

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

FORM 1361  
(4/99)

In re LASHAWNDA R. RILEY, Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: <b>SINGLE</b>	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age: <b>31</b>	NAMES	AGE	RELATIONSHIP
Spouse's Age:	<b>None</b>		
EMPLOYMENT:	DEBTOR		SPOUSE
Occupation	<b>SALES</b>		
Name of Employer	<b>C.P.A.I</b>		
How long employed	<b>1 YEAR</b>		
Address of Employer	<b>ATLANTA, GA</b>		

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ <u>3,800.00</u>	\$ _____
Estimated monthly overtime	\$ <u>0.00</u>	\$ _____
<b>SUBTOTAL</b>	\$ <u>3,800.00</u>	\$ _____
<b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ <u>500.00</u>	\$ _____
b. Insurance	\$ <u>90.00</u>	\$ _____
c. Union dues	\$ <u>0.00</u>	\$ _____
d. Other (Specify) _____	\$ <u>0.00</u>	\$ _____
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	\$ <u>590.00</u>	\$ _____
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	\$ <u>3,210.00</u>	\$ _____
Regular income from operation of business or profession or farm (attach detailed statement)	\$ <u>0.00</u>	\$ _____
Income from real property	\$ <u>0.00</u>	\$ _____
Interest and dividends	\$ <u>0.00</u>	\$ _____
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ _____
Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ _____
Pension or retirement income	\$ <u>0.00</u>	\$ _____
Other monthly income (Specify) _____	\$ <u>0.00</u>	\$ _____
<b>TOTAL MONTHLY INCOME</b>	\$ <u>3,210.00</u>	\$ _____

TOTAL COMBINED MONTHLY INCOME \$ 3,210.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document: **NONE**

Form B6J  
(6/90)

In re **LASHAWNDA R. RILEY**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>1,820.00</b>
Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Utilities Electricity and heating fuel	\$	<b>125.00</b>
Water and sewer	\$	<b>36.00</b>
Telephone	\$	<b>85.00</b>
Other _____	\$	<b>0.00</b>
Home maintenance (repairs and upkeep)	\$	<b>50.00</b>
Food	\$	<b>175.00</b>
Clothing	\$	<b>75.00</b>
Laundry and dry cleaning	\$	<b>25.00</b>
Medical and dental expenses	\$	<b>20.00</b>
Transportation (not including car payments)	\$	<b>150.00</b>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>0.00</b>
Charitable contributions	\$	<b>0.00</b>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<b>0.00</b>
Life	\$	<b>0.00</b>
Health	\$	<b>0.00</b>
Auto	\$	<b>85.00</b>
Other _____	\$	<b>0.00</b>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<b>0.00</b>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	<b>564.00</b>
Other _____	\$	<b>0.00</b>
Alimony, maintenance or support paid to others	\$	<b>0.00</b>
Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>0.00</b>
Other _____	\$	<b>0.00</b>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

**\$ 3,210.00**

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	_____
B. Total projected monthly expenses	\$	_____
C. Excess income (A minus B)	\$	_____
D. Total amount to be paid into plan each _____ (interval)	\$	_____

UNITED STATES BANKRUPTCY COURT  
Northern District of Georgia

In re: LASHAWNDA R. RILEY  
422-06-6762

Case No. \_\_\_\_\_  
Chapter 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
  - a. *Property To Be Surrendered.*

*Description of Property*

*Creditor's Name*

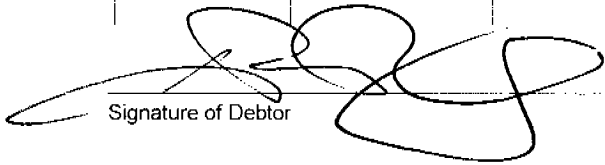
- |                                   |                        |
|-----------------------------------|------------------------|
| 1. 217 BIRCH ST.<br>HAPEVILLE, GA | AMERICA SAVINGS CO.    |
| 2. 820 ELBERT ST.<br>ATLANTA, GA  | FAIRBANKS LOAN SVC CO  |
| 3. 878 DILL AVE.<br>ATLANTA, GA   | FAIRBANKS LOAN SVC CO. |
| 4. 947 WHITE ST.<br>ATLANTA, GA   | FAIRBANKS LOAN SVC CO. |
| 5. 954 FAIR ST.<br>ATLANTA, GA    | HOMEEQ SVC CO          |
| 6. 1566 EZRA CHURCH<br>ATLANTA, G | OHIO SAVINGS           |

b. *Property To Be Retained.*

*[Check any applicable statement.]*

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
1. 2000 FORD EXPEDITION	FORD MOTOR CREDIT			X	
2. 1430 DICKENS CREEK CT, NORCROSS, GA	HOMEcomings FUNDING			X	
3. 1430 DICKENS CREEK CT, NORCROSS, GA	US NETWORK			X	

Date: \_\_\_\_\_

  
Signature of Debtor

**CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petitioner preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

N/A  
Printed or Typed Name of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security No.

Address



Form B6  
(6/90)

**United States Bankruptcy Court  
Northern District of Georgia**

In re **LASHAWNDA R. RILEY**

Case No.

Chapter **7**

**SUMMARY OF SCHEDULES**

**AMOUNTS SCHEDULED**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 1,603,843.00		
B - Personal Property	YES	3	\$ 16,800.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 1,611,000.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 29,000.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,210.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 3,210.00
Total Number of sheets in ALL Schedules ➤		14			
Total Assets ➤			\$ 1,620,643.00		
Total Liabilities ➤				\$ 1,640,000.00	

In re: LASHAWNDA R. RILEY  
422-06-6762

Case No.

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of  
page, and that they are true and correct to the best of my knowledge, information, and belief.

14 sheets plus the summary

Date: \_\_\_\_\_

Signature

  
LASHAWNDA R. RILEY

[If joint case, both spouses must sign]

### CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petitioner preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

N/A  
Printed or Typed Name of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security Number

Address

Name and Social Security numbers of all other individuals who prepared or assisted in preparing this document.

NAME

SOCIAL SECURITY NUMBER

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.  
11 U.S.C. § 110; 18 U.S.C. § 156.

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT  
Northern District of Georgia

In re: LASHAWNDA R. RILEY  
422-06-6762

Case No. \_\_\_\_\_  
Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 2 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: \_\_\_\_\_

Signed: \_\_\_\_\_  
LASHAWNDA R. RILEY

Signed: \_\_\_\_\_

Social Security No. \_\_\_\_\_

Case Number: ~~03~~: 04-90211

Ch.7 Trustee: Dale R.F. Goodman (10)

341 Hearing: 2-4-04 @ 1:00 Rm. 365

U. S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

# 01045015 - GG  
January 6, 2004

Code	Case No	Qty	Amount By
7IN	04-90211		\$50.00 CA
Judge - Paul W. Bonapfel			
Debtor - L. R. RILEY			
TOTAL:			\$50.00

FROM: Lashawnda R. Riley  
1430 Dickens Creek Court  
Norcross, GA 30093  
404-454-1878